



Q3-2026 Earnings

October 21, 2026



This communication contains “forward-looking statements” within the meaning of and pursuant to the Private Securities Litigation Reform Act of 1995 regarding, among other things, TCBI’s financial condition, results of operations, business plans and future performance. These statements are not historical in nature and may often be identified by the use of words such as “believes,” “projects,” “expects,” “may,” “estimates,” “should,” “plans,” “targets,” “intends,” “could,” “would,” “anticipates,” “potential,” “confident,” “optimistic” or the negative thereof, or other variations thereon, or comparable terminology, or by discussions of strategy, objectives, estimates, trends, guidance, expectations and future plans.

Because forward-looking statements relate to future results and occurrences, they are subject to inherent and various uncertainties, risks, and changes in circumstances that are difficult to predict, may change over time, are based on management’s expectations and assumptions at the time the statements are made and are not guarantees of future results. Numerous risks and other factors, many of which are beyond management’s control, could cause actual results to differ materially from future results expressed or implied by such forward-looking statements. While there can be no assurance that any list of risks is complete, important risks and other factors that could cause actual results to differ materially from those contemplated by forward-looking statements include, but are not limited to: economic or business conditions in Texas, the United States or globally that impact TCBI or its customers; negative credit quality developments arising from the foregoing or other factors, including trade policies, geopolitical conflicts, inflation, including increased energy costs, unemployment rates and interest rates; TCBI’s ability to innovate, to anticipate the needs of our current and future customers and to manage increased or expanded competition from banks and other financial service providers in TCBI’s markets; TCBI’s ability to effectively manage its liquidity and maintain adequate regulatory capital to support its businesses; TCBI’s ability to pursue and execute upon growth plans, whether as a function of capital, liquidity or other limitations; TCBI’s ability to successfully execute its business strategy, including its strategic plan and developing and executing new lines of business, products and services; risks related to potential strategic acquisitions, including the risk that TCBI may not be able to consummate acquisitions on favorable terms, if at all, and the risk that TCBI may not realize the anticipated benefits from acquisitions; the extensive regulations to which TCBI is subject and its ability to comply with applicable governmental regulations, including legislative and regulatory changes; TCBI’s ability to effectively manage information technology systems, including third-party vendors, cyber or data privacy incidents or other failures, outages, disruptions or security breaches; TCBI’s ability to use technology to provide products and services to its customers; risks related to the development and use of artificial intelligence; changes in interest rates, including the impact of interest rates on TCBI’s securities portfolio and funding costs, as well as related balance sheet implications stemming from the fair value of our assets and liabilities; the effectiveness of TCBI’s risk management processes, strategies and monitoring; fluctuations in commercial and residential real estate values, especially as they relate to the value of collateral supporting TCBI’s loans; TCBI’s ability to manage any unexpected outflows of uninsured deposits and avoid selling investment securities or other assets at an unfavorable time or at a loss; adverse developments in the banking industry and the potential impact of such developments on customer confidence, liquidity and regulatory responses to these developments, including in the context of regulatory examinations and related findings and actions; negative press and social media attention with respect to the banking industry or TCBI, in particular; claims, litigation or regulatory investigations and actions that TCBI may become subject to; the failure to identify, attract and retain key personnel and other employees and to engage in adequate succession planning; the transfer of the listing of TCBI’s securities to TXSE, a newly operational exchange, and its effect on the trading market, liquidity and price of TCBI’s securities; severe weather, natural disasters, climate change, acts of war, terrorism, global or other geopolitical conflicts, or other external events, as well as related legislative and regulatory initiatives; and the risks and factors more fully described in TCBI’s most recent Annual Report on Form 10-K, Quarterly Reports on Form 10-Q and other documents and filings with the Securities and Exchange Commission. The information contained in this communication speaks only as of its date. Except to the extent required by applicable law or regulation, we disclaim any obligation to update such factors or to publicly announce the results of any revisions to any of the forward-looking statements included herein to reflect future events or developments.

Q3 2026 Highlights (Compared to Q3 2025¹)

Record high in the history of the Firm



Net Income to Common (\$mm)

GAAP
\$99.4
-\$1.5 or -1%

Adjusted²
\$102.7
+\$1.8 or +2%

PPNR³ (\$mm)

GAAP
\$152.7
+\$2.9 or +2%

Adjusted²
\$157.0
+\$7.3 or +5%

Capital

Common Equity / Total Assets
9.85%
-41bps

Tangible Common Equity / Tangible Assets⁴
9.85%
-40bps

Net Interest Margin

3.44%
-3bps

Fee Income From Areas of Focus (\$mm)

Investment Banking, Private Wealth, and Treasury Product Fees⁵
\$64.1
+\$7.8 or +14%

Book Value per Share

Book Value per Share
\$75.13
+\$2.08 or 3%

Tangible Book Value per Share⁶
\$75.09
+\$2.07 or 3%

Financial Results

- Adjusted earnings per share² grew \$0.17, or 8%, YoY to \$2.35
- Sustained YoY operating leverage for the 9th consecutive quarter with adjusted PPNR^{2, 3} increasing \$7.3mm, or 5%
- Fee income from areas of focus increased \$7.8mm, or 14%, YoY to \$64.1mm, driven by record fee income across investment banking and trading and treasury product fees⁵

Balance Sheet & Capital

- Average commercial loan balances increased \$580mm, or 5%, QoQ and \$1.5bn, or 12%, YoY
- Average non-interest bearing deposits, excluding mortgage finance increased \$134mm, or 4%, QoQ and \$250mm, or 7%, YoY
- Tangible book value per share⁶ grew 3% YoY to \$75.09

Credit Quality

- Total ACL as a percentage of LHI of 1.39% and 1.78% when excluding mortgage finance
- Quarterly net charge-offs totaled \$14.5mm, or 24bps, of average LHI
- Total non-performing assets remain stable at 0.38% of total assets while migration trends continued as expected

Q3 2026 Key Metrics

	GAAP	Adjusted ²
EPS	\$2.28 +\$0.10 or 5%	\$2.35 +\$0.17 or 8%
ROAA	1.25% -5bps	1.29% -1bps
ROACE	11.6% -47bps	12.0% -9bps
ROATCE ⁷	11.6% -48bps	12.0% -9bps
Efficiency Ratio ⁸	57.2% +119bps	56.0% -3bps

Financial Performance // Income Statement



Financial Highlights (\$mm)			Adjusted (Non-GAAP ²)					Adjusted (Non-GAAP ²)	
	2025	YTD 2026	2025	YTD 2026	Q3 2025	Q2 2026	Q3 2026	Q2 2026	Q3 2026
Net Interest Income	1,028.6	\$790.1	1,028.6	\$790.1	\$271.8	\$260.4	\$275.0	\$260.4	\$275.0
Non-Interest Income	227.1	226.0	229.0	226.0	68.6	75.1	81.6	75.1	81.6
Total Revenue	1,255.8	1,016.1	1,257.7	1,016.1	340.4	335.5	356.6	335.5	356.6
Non-Interest Expense	768.1	623.0	768.9	614.5	190.6	205.5	203.9	202.8	199.6
PPNR ³	487.7	393.1	488.8	401.6	149.8	130.0	152.7	132.7	157.0
Provision for Credit Losses	55.0	51.0	55.0	51.0	12.0	18.0	17.0	18.0	17.0
Income Tax Expense	102.5	79.7	102.7	81.7	32.6	27.1	32.0	27.7	33.0
Net Income	330.2	262.4	331.0	268.9	105.2	84.9	103.7	87.0	107.0
Preferred Stock Dividends	17.3	12.9	17.3	12.9	4.3	4.3	4.3	4.3	4.3
Net Income to Common	313.0	249.5	313.8	255.9	100.9	80.6	99.4	82.7	102.7

Performance Metrics	2025	YTD 2026	2025	YTD 2026	Q3 2025	Q2 2026	Q3 2026	Q2 2026	Q3 2026
Return on Average Assets	1.04%	1.08%	1.04%	1.11%	1.30%	1.03%	1.25%	1.06%	1.29%
PPNR ³ / Average Assets	1.53%	1.62%	1.54%	1.65%	1.85%	1.58%	1.84%	1.61%	1.89%
Efficiency Ratio ⁸	61.2%	61.3%	61.1%	60.5%	56.0%	61.3%	57.2%	60.4%	56.0%
Return on Average Common Equity	9.6%	9.8%	9.6%	10.1%	12.0%	9.6%	11.6%	9.8%	12.0%
Earnings Per Share	\$6.79	\$5.66	\$6.80	\$5.81	\$2.18	\$1.83	\$2.28	\$1.88	\$2.35

Non-GAAP ² Adjustments (\$mm)	2025	YTD 2026
Non-Interest Income	227.1	226.0
Loss on AFS Securities Sale	1.9	0.0
Non-Interest Income, Adj.	229.0	226.0

Non-Interest Expense	768.1	623.0
Debt Extinguishment Expense	0.0	(2.2)
FDIC Special Assessment	2.2	0.0
Restructuring Expenses	(1.4)	(6.3)
Non-Interest Expense, Adj.	768.9	614.5

Non-GAAP ² Adjustments (\$mm)	Q2 2026	Q3 2026
Non-Interest Income	75.1	81.6
Loss on AFS Securities Sale	0.0	0.0
Non-Interest Income, Adj.	75.1	81.6

Non-Interest Expense	205.5	203.9
Debt Extinguishment Expense	(2.2)	0.0
FDIC Special Assessment	0.0	0.0
Restructuring Expenses	(0.6)	(4.3)
Non-Interest Expense, Adj.	202.8	199.6

Financial Performance // Quarterly Balance Sheet Highlights



Balance Sheet Highlights (\$mm) Ending Balances					
	Q3 2025	Q2 2026	Q3 2026	QoQ	YoY
Assets					
Cash and Equivalents	3,065	3,698	2,674	(28%)	(13%)
Debt & Equity Securities	4,602	4,565	4,811	5%	5%
Commercial Loans	11,916	13,006	13,428	3%	13%
CRE Loans	5,679	5,128	4,787	(7%)	(16%)
Consumer Loans	540	429	426	(1%)	(21%)
Mortgage Finance Loans	6,058	6,383	5,442	(15%)	(10%)
Total LHI	24,192	24,947	24,083	(3%)	0%
Allowance for Credit Losses on Loans	(274)	(268)	(270)	1%	(1%)
Total Assets	32,537	33,913	32,345	(5%)	(1%)

Performance Metrics	Q3 2025	Q2 2026	Q3 2026
Cash & Securities % of Assets	24%	24%	23%
Commercial Loans % of Total LHI	49%	52%	56%
Total Allowance for Credit Losses (\$mm)	(333)	(333)	(336)
Total ACL / Total LHI	1.37%	1.34%	1.39%

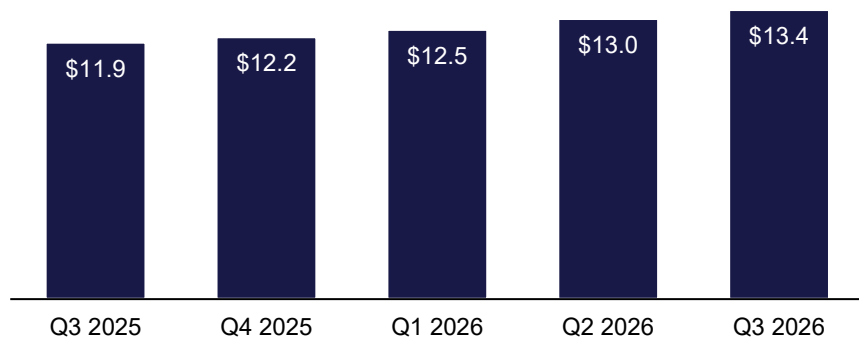
	Q3 2025	Q2 2026	Q3 2026	QoQ	YoY
Liabilities					
Non-Interest Bearing Deposits	7,690	7,574	7,006	(7%)	(9%)
Interest Bearing Deposits	19,816	21,338	20,709	(3%)	5%
Total Deposits	27,505	28,911	27,716	(4%)	1%
Short-Term Borrowings	275	350	0	(100%)	(100%)
Total Liabilities	28,900	30,266	28,858	(5%)	0%
Equity					
Common Equity, Excl. AOCI	3,421	3,447	3,438	0%	0%
AOCI	(84)	(99)	(251)	154%	199%
Total Shareholders' Equity	3,637	3,648	3,488	(4%)	(4%)
Common Shares Outstanding	45,679,863	43,470,167	42,429,657	(2%)	(7%)

	Q3 2025	Q2 2026	Q3 2026
Total LHI % of Deposits	88%	86%	87%
Non-Interest Bearing % of Deposits	28%	26%	25%
Book Value Per Share	\$73.05	\$77.01	\$75.13
Tangible Book Value Per Share ⁶	\$73.02	\$76.98	\$75.09
Common Stock Dividend Per Share ⁹	--	\$0.20	\$0.20

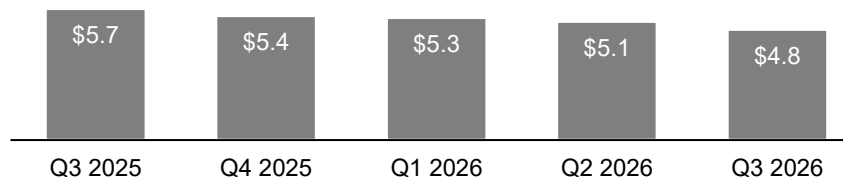
Loan Portfolio Composition



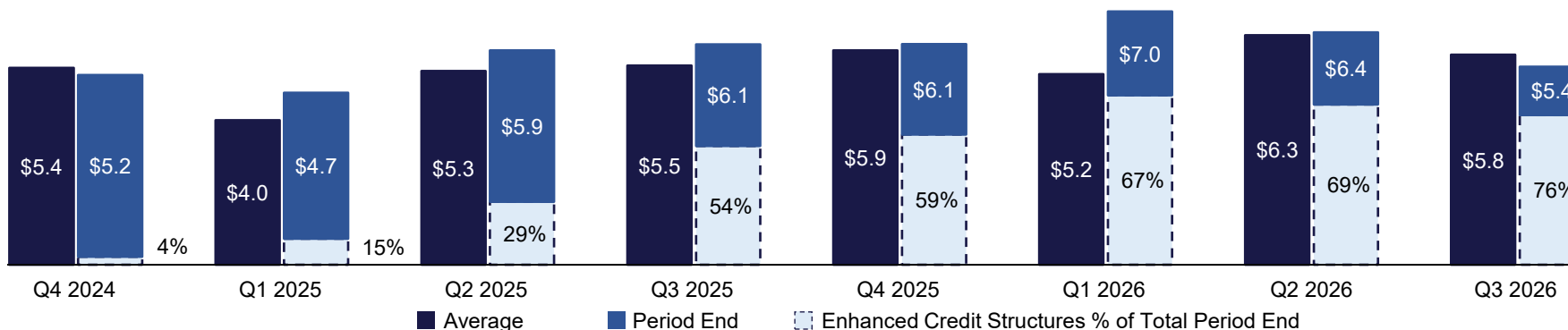
Commercial Loans (\$bn)



Commercial Real Estate Loans (\$bn)



Mortgage Finance Loans (\$bn)

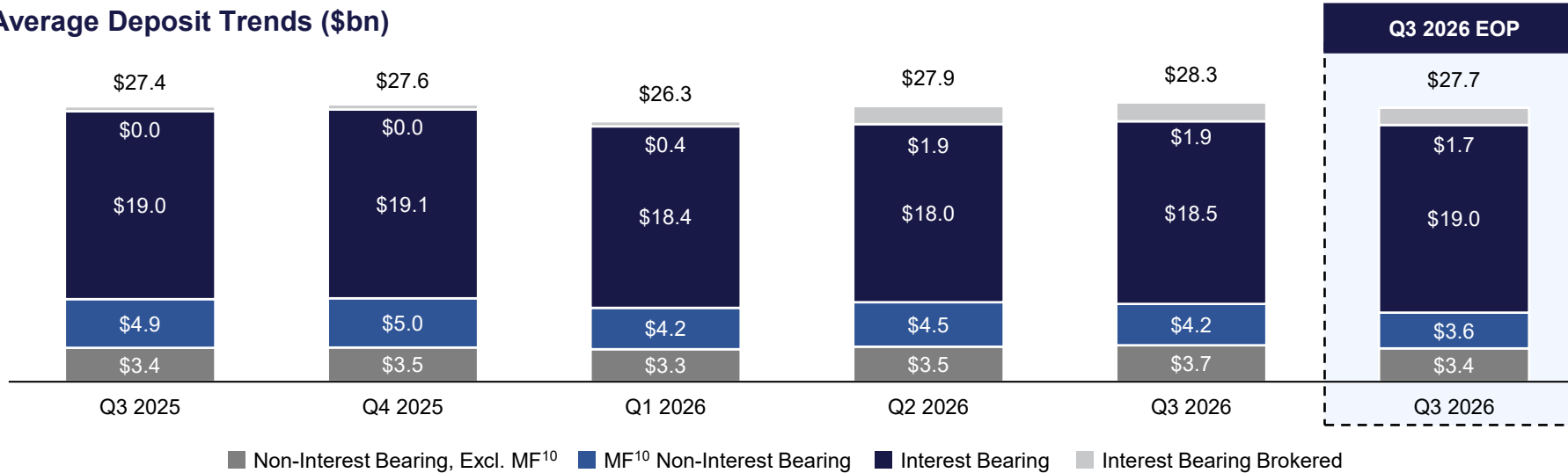


- **Ending period commercial loans** increased \$422mm, or 3%, QoQ and \$1.5bn, or 13%, YoY to \$13.4bn
 - Growth driven by continued success winning new client relationships across the Firm
- **Commercial real estate loans** declined \$341mm to \$4.8bn, or 7%, QoQ and 11% year to date
 - Expectations for elevated payoff activity in the remainder of 2026 have moderated given the rate environment
- **Average mortgage finance loans** decreased 9% QoQ to \$5.8bn; period end down \$941mm to \$5.4bn as overall mortgage market originations have contracted with the rise in mortgage rates
 - Enhanced credit structures represented 76% of period end balances, compared to 54% in Q3 last year, resulting in a current blended risk weighting of 48% on mortgage finance loans
 - Credits in the enhanced structures at quarter end carry a blended 31% risk weight
- **Total LHI** decreased \$109mm YoY to \$24.1bn, as continued commercial loan growth was offset by lower commercial real estate and mortgage finance balances

Deposit and Funding Composition



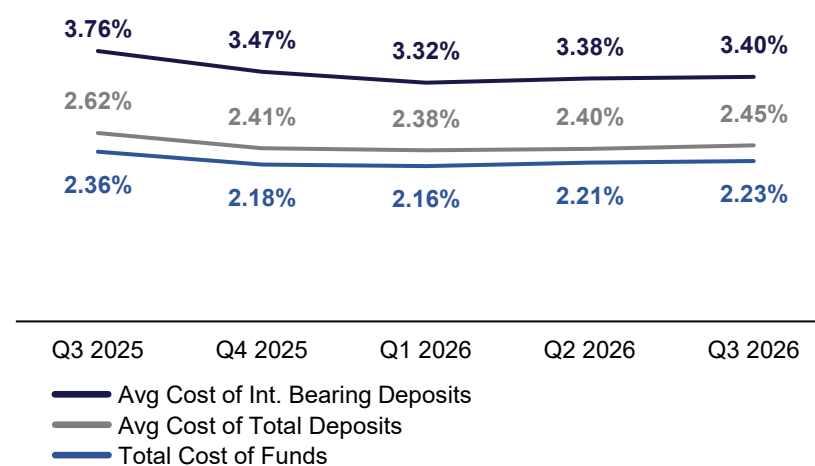
Average Deposit Trends (\$bn)



Mortgage Finance Self Funding Ratio

	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026	YoY Change
Average MF ¹⁰ Non-Interest Bearing Deposits (\$bn)	\$4.9	\$5.0	\$4.2	\$4.5	\$4.2	(\$0.7)
Average MF ¹⁰ Loans (\$bn)	\$5.5	\$5.9	\$5.2	\$6.3	\$5.8	\$0.3
MF¹⁰ Self Funding Ratio	90%	85%	80%	71%	73%	(17%)

Funding Costs



- Period end total deposit balances increased \$210mm, or 1%, YoY and decreased \$1.2bn, or 4%, QoQ
 - Period end interest bearing brokered deposits declined \$1.6bn, or 49%, QoQ
- Period end interest bearing deposits excluding brokered increased \$1.0bn, or 6%, QoQ
- Average non-interest bearing deposits, excl. MF¹⁰ deposits increased \$134mm, or 4%, QoQ and \$250mm, or 7%, YoY
 - Ending non-interest bearing deposits, excl. MF¹⁰ decreased \$228mm QoQ, but remain up \$319mm, or 10%, since Q3 2025
- Average MF¹⁰ non-interest bearing deposits declined \$726mm YoY to \$4.2bn, representing 73% of average mortgage finance loans in Q3 2026 compared to 90% in Q3 2025
 - The majority of MF¹⁰ non-interest bearing deposits are compensated through relationship pricing which results in application of an interest credit to either the client's mortgage finance or commercial loan yield
- Average cost of interest bearing deposits increased by 2bps QoQ to 3.40%

Net Interest Income Sensitivity



Standard Model Assumptions¹¹

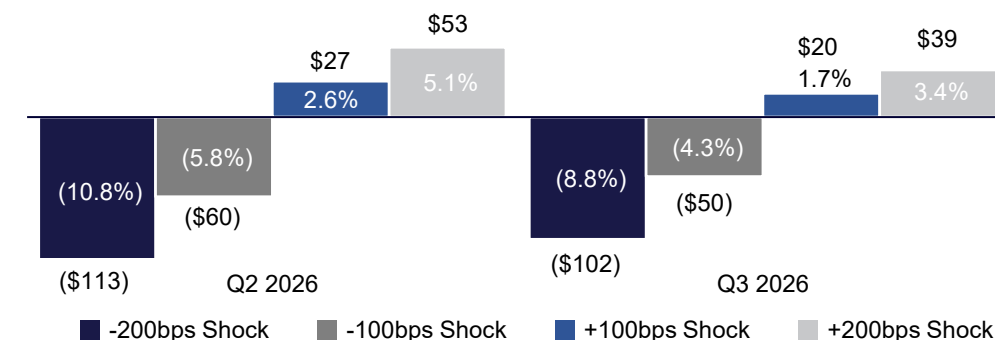
100bp & 200bp Parallel Shocks

- **Loan Balances:** Static
- **Deposit Balances:** Static
- **Loan Spreads:** Current Levels
- **Up Scenario Int. Bearing Deposit Beta:** ~80%
- **Down Scenario Int. Bearing Deposit Beta:** ~65%
- **Investment Portfolio:** Ratio held constant

Cash Flow Hedging Profile

	Average Notional Balance (\$bn)	Receive Rate
Q3 2026	2.9	3.59%
Q4 2026	3.2	3.65%
Q1 2027	3.2	3.65%
Q2 2027	3.2	3.65%
Q3 2027	3.0	3.63%
Q4 2027	2.5	3.65%
Q1 2028	1.8	3.76%

Net Interest Income Sensitivity – Static Balance Sheet (\$mm)



Earning Assets Profile (Average)

	Q2 2026		Q3 2026	
	Balance (\$mm)	Yield	Balance (\$mm)	Yield
Interest Bearing Cash and Equivalents	\$2,778	3.64%	\$2,905	3.68%
Debt & Equity Securities	4,544	4.03%	4,582	4.31%
Loans Held for Sale	3	0.54%	11	7.39%
LHI Excl. Mortgage Finance LHI	18,491	6.62%	18,759	6.76%
Mortgage Finance LHI	6,310	4.06%	5,770	4.16%
ACL on Loans	(272)	--	(267)	--
Earning Assets	\$31,853	5.54%	\$31,761	5.70%

- 94% of LHI excl. mortgage finance LHI is variable rate
 - \$1.1bn of loans are fixed rate with 15% maturing or repricing in the next 12 months
- During Q3 added \$600mm of 2 year receive-fixed swaps with a weighted avg receive rate of 4.16% against 1-mo SOFR
- In October added \$200mm of 2 year receive-fixed swaps with a receive rate of 4.72% against 1-mo SOFR

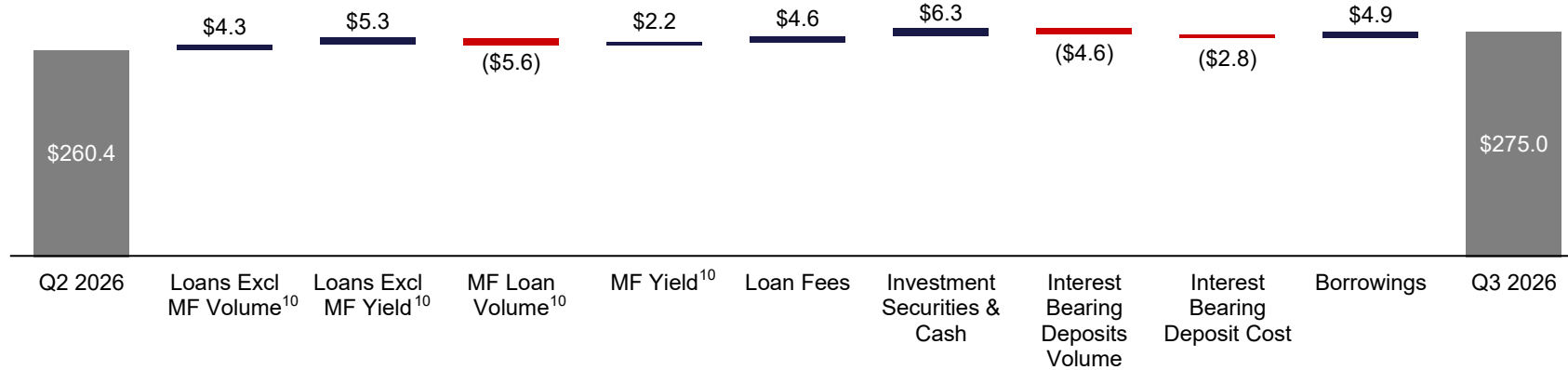
Impacts of Mortgage Finance

- Mortgage finance LHI represents 24% of the average total LHI portfolio with the majority tied to 1-month SOFR
 - The average SOFR rate for the quarter increased by 9bps compared to last quarter
- Given the current outlook and observed seasonality, the average mortgage finance self funding ratio is expected to be between 80% - 85% in the medium term
- Firm's overall net interest income sensitivity (per the chart above) is inclusive of mortgage finance NII impact on a flat balance sheet and does not account for changes in mortgage finance loan volumes in either a lower or higher rate environment

Q3-2026 Earnings Overview

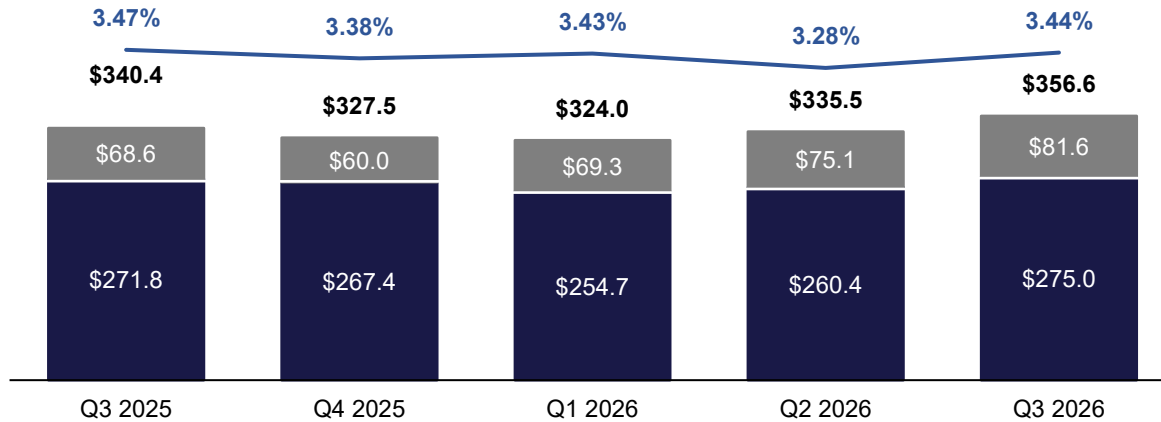


Net Interest Income (\$mm)

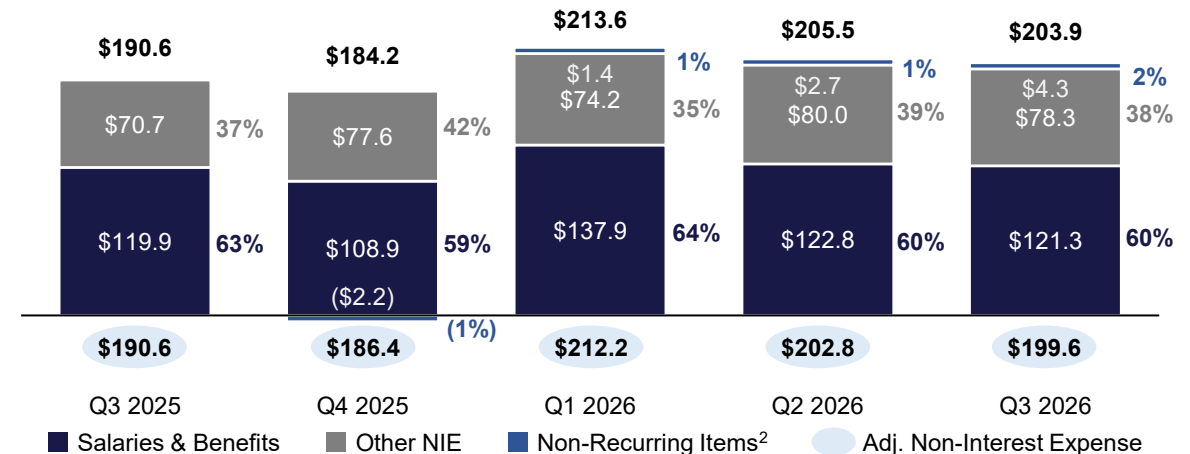


- Net interest margin expanded 16bps QoQ to 3.44% as net interest income increased \$14.6mm, with strong commercial loan growth and higher earning-asset yields more than offsetting lower MF¹⁰ volumes and higher deposit funding costs
- Non-interest income increased \$13.0mm, or 19%, to \$81.6mm compared to non-interest income in Q3 2025
- Total revenue grew \$21.0mm, or 6%, QoQ to \$357mm
- Quarterly adjusted non-interest expense² increased \$9.0mm YoY to \$199.6mm, reflecting sustained investments in client-facing capabilities

Total Revenue (\$mm)



Non-Interest Expense (\$mm)

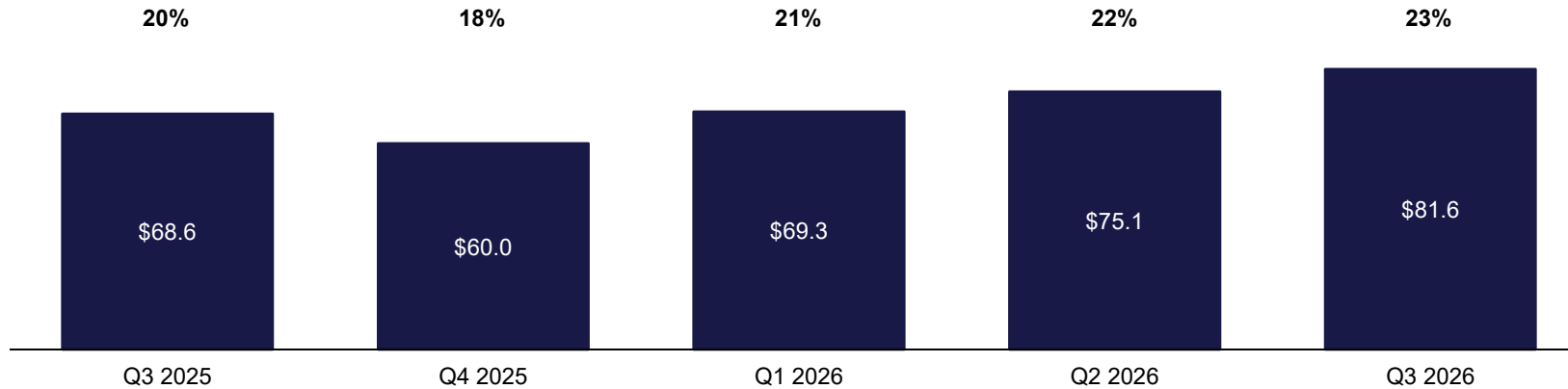


Non-Interest Income

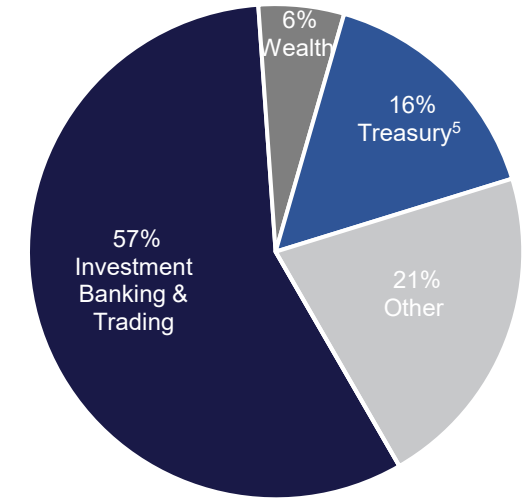


Non-Interest Income (\$mm)

% of Total Revenue



Non-Interest Income Composition



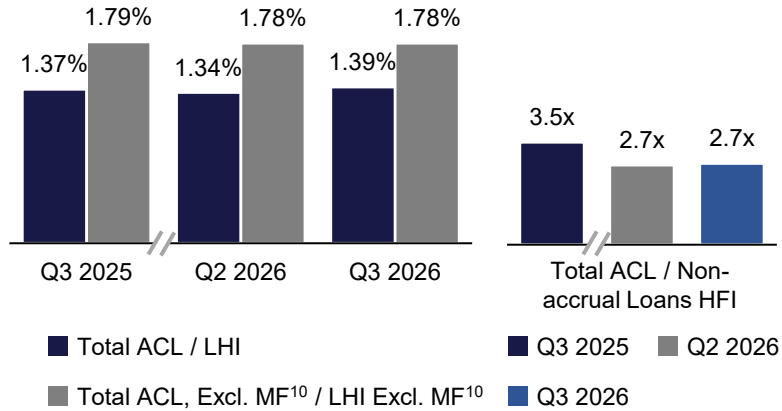
	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026	YoY Growth
Assets Under Management ¹³ (\$bn)	\$4.2	\$4.2	\$4.4	\$4.8	\$4.8	13%
Wealth Management & Trust Fee Income (\$mm)	\$4.0	\$4.2	\$4.4	\$5.1	\$4.6	14%
Treasury Product Fees ⁵ (\$mm)	\$11.1	\$11.1	\$12.1	\$12.5	\$12.9	16%
Investment Banking & Trading Income (\$mm)	\$41.2	\$36.0	\$42.3	\$42.8	\$46.7	13%
Fee Income from Areas of Focus (\$mm)	\$56.3	\$51.3	\$58.8	\$60.5	\$64.1	14%

- Non-interest income increased \$13.0mm, or 19%, YoY to a record \$81.6mm representing 23% of total revenue compared to 20% in Q3 2025
- Fee income from areas of focus reached a record \$64.1mm, as strengthened client partnerships continue translating into broad firm engagement
- Record investment banking and trading income of \$46.7mm, with increased granularity across the entire platform
- Record treasury product fees⁵ of \$12.9mm, with continued success onboarding and growing operating relationships
- Wealth management fees of \$4.6mm, driven by AUM growth of 13% YoY

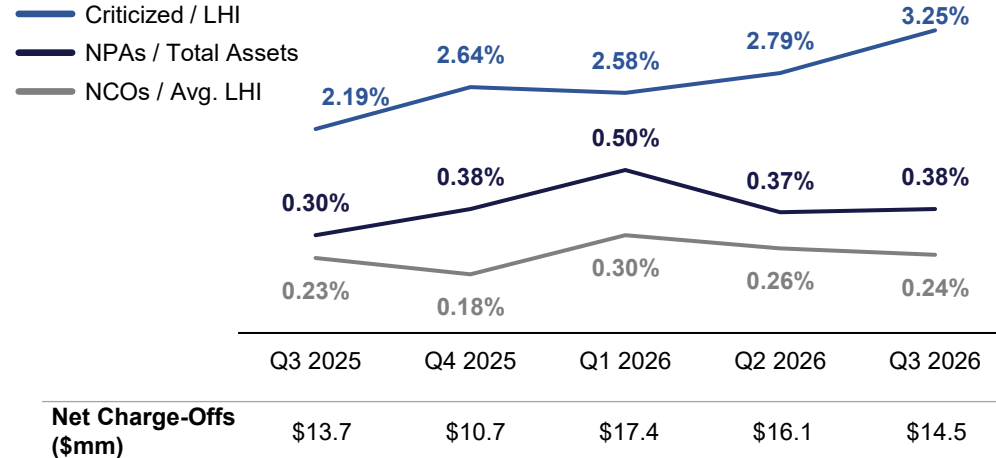
Asset Quality Trends



Allowance for Credit Loss Reserve Ratios



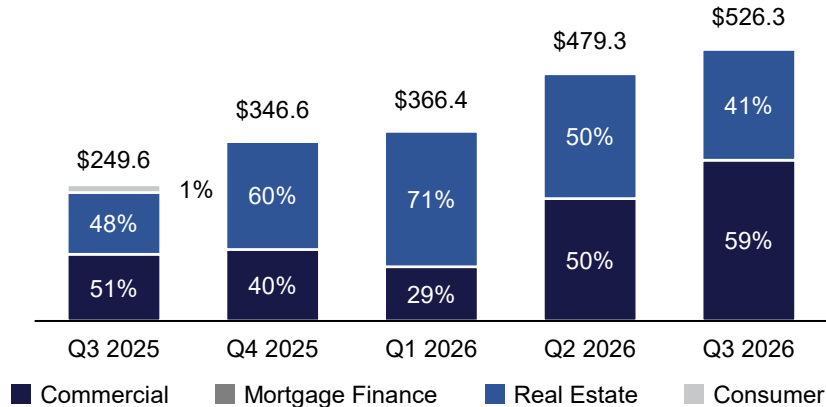
Asset Quality Ratios



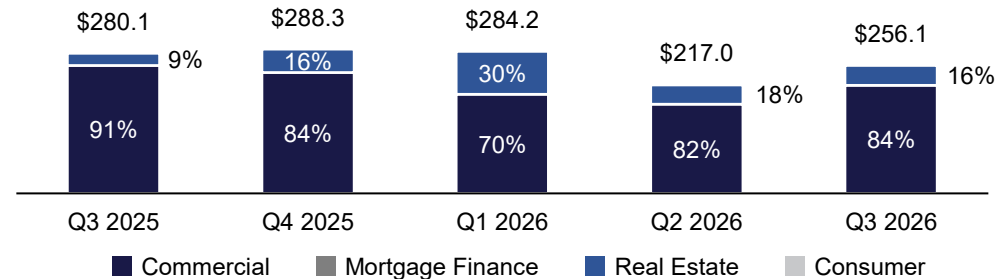
Net Charge-Offs (\$mm)

Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026
\$13.7	\$10.7	\$17.4	\$16.1	\$14.5

Special Mention Composition (\$mm)



Substandard Composition (\$mm)

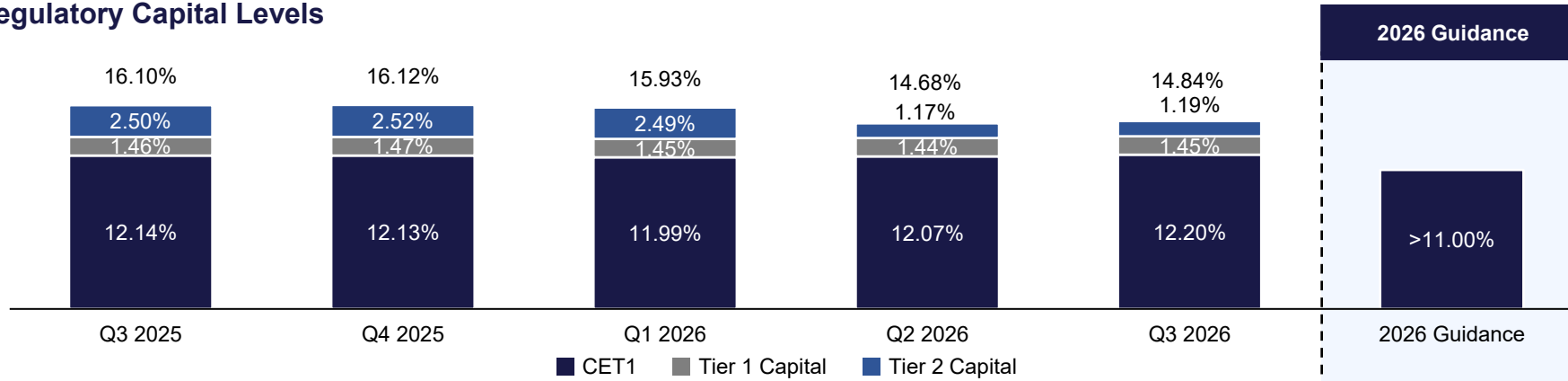


- Total ACL of \$335.8mm
- Total ACL, excl. MF¹⁰ increased \$2.2mm QoQ to \$332.4mm
 - Total ACL, excl. MF¹⁰ to LHI, excl. MF¹⁰ is in the top decile among Peers¹⁴ Total ACL to LHI ratio
- \$14.5mm of quarterly net charge-offs, 0.24% of average LHI, primarily related to previously identified problem credits
- Quarterly provision expense as a percentage of average LHI of 27bps
 - Quarterly provision expense as a percentage of average LHI excl. MF¹⁰ of 36bps
- Total non-performing assets of \$122mm remain stable at 0.38% of total assets
- Total criticized LHI increased \$86mm, or 12%, QoQ, to 3.25% of total LHI, in line with historical experience and provision expectations

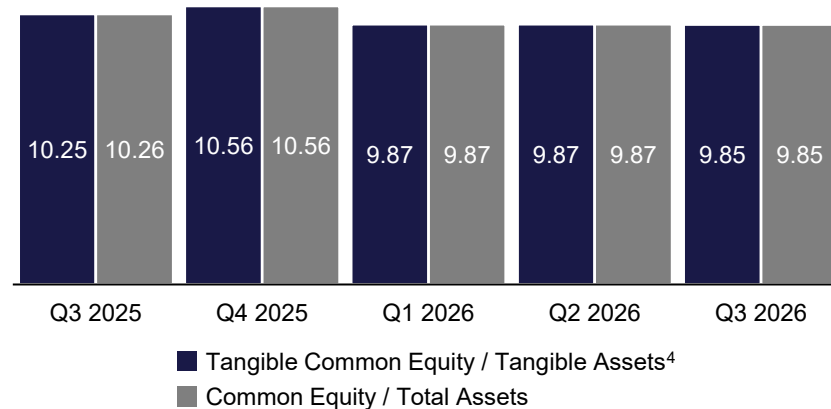
Capital Position and Trends



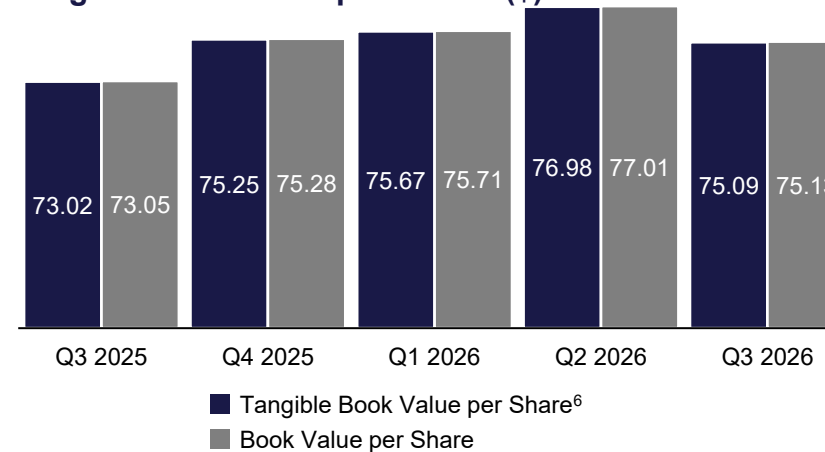
Regulatory Capital Levels



Tangible Common Equity / Tangible Assets⁴ (%)



Tangible Book Value per Share⁶ (\$)



Peer¹⁴ Tangible Common Equity / Tangible Assets⁴ (%)

8.55 8.73 8.63 8.72

Period End AOCI (\$mm)

(84) (65) (87) (99) (251)

AOCI per Share (\$)

(1.84) (1.46) (1.99) (2.27) (5.91)

- Regulatory capital ratios remain strong
 - Total capital ratio of 14.84% and CET1 ratio of 12.20%**
- Tangible common equity to tangible assets⁴ of 9.85%, an important characteristic of our financially resilient business model and a key metric as we manage the balance sheet through-cycle
 - Tangible common equity to tangible assets⁴ in top quartile of peer group¹⁴**
- Tangible book value per share⁶ expanded \$2.07, or 3%, YoY driven by income generated and lower outstanding shares, offset by repurchases and decline in AOCI
 - Down \$1.89 QoQ, primarily from a \$152mm AOCI decline
- Repurchased 1.05 million shares for \$103mm in Q3 2026 at approximately 126% of prior month tangible book value per share,⁶ exhausting the authorization
 - New \$200mm program authorized effective late Oct 2026
- Quarterly common stock cash dividend of \$0.20 declared and payable in Q4

Full Year 2026 Guidance



	Full Year 2025 Adjusted (Non-GAAP ²)	Full Year 2026 Guidance
Total Revenue, Adjusted ²	\$1,257.7mm	High single-digit % growth
Non-Interest Expense, Adjusted ²	\$768.9mm	Mid to high single-digit % growth
Provision / Avg LHI, Excl. Mortgage Finance LHI	31bps	35bps - 40bps
CET1 Ratio	12.13%	>11%

Guidance Commentary

- Forward curve¹⁵ assumes 25bps hike in December with an exit rate of 4.25% at year end 2026
- Total revenue, adjusted² revised up to high single-digit % growth, from mid to high single-digit % growth previously
- Non-interest expense, adjusted² revised up to mid to high single-digit % growth, from mid single-digit % growth previously
- Tax rate expected to be approximately 25% for the full year in 2026

Appendix // Footnotes

1. Comparisons vs. Q3 2025 GAAP and adjusted metrics unless otherwise noted
2. See slide: Non-GAAP Reconciliation // Adjusted Earnings & Ratios
3. “PPNR” used as an abbreviation for Pre-Provision Net Revenue which is the sum of net interest income and non-interest income, less non-interest expense
4. Stockholders’ equity excluding preferred stock, less goodwill and intangibles, divided by total assets, less goodwill and intangibles
5. Includes service charges on deposit accounts, as well as fees related to our commercial card program, merchant transactions, and non-trading FX transactions, all of which are included in other non-interest income and totaled \$3.0mm, \$2.6mm, \$2.9mm, \$3.7mm, and \$3.5mm for Q3 2025, Q4 2025, Q1 2026, Q2 2026, and Q3 2026 respectively
6. Stockholders’ equity excluding preferred stock, less goodwill and intangibles, divided by shares outstanding at period end
7. See slide: Non-GAAP Reconciliation // Return on Average Tangible Common Equity (ROATCE)
8. Non-interest expense divided by the sum of net interest income and non-interest income
9. Common stock cash dividend program initiated in Q2 2026
10. “MF” used as abbreviation for Mortgage Finance
11. Model assumptions are only for Q3 2026; See prior TCBI Earnings Materials for prior model assumptions
12. Baseline scenarios hold constant balances, market rates, and assumptions as of period end reporting
13. Assets Under Management includes non-discretionary brokerage assets that the Firm earns wealth management and trust fee income on
14. Major exchange traded US peer banks with \$20-100bn in total assets, excluding PR headquartered banks and merger targets; Source: S&P Capital IQ Pro; peer data as of Q2 2026
15. Forward curve as of September 17, 2026

Non-GAAP Reconciliation // Return on Average Tangible Common Equity (ROATCE)



ROATCE is a non-GAAP financial measure. ROATCE represents the measure of net income available to common shareholders as a percentage of average tangible common equity. ROATCE is used by management in assessing financial performance and use of equity. A reconciliation of ROATCE to the most directly comparable U.S. GAAP measure, ROACE, for all periods is presented below.

(\$mm, unless noted otherwise)	Q3 2025		Q3 2026		YoY Change	
	As Reported	Adjusted ¹	As Reported	Adjusted ¹	As Reported	Adjusted ¹
Net Income to Common	\$100.9	\$100.9	\$99.4	\$102.7	(\$1.5)	\$1.8
Average Common Equity	\$3,324.2	\$3,324.2	\$3,409.1	\$3,409.1	\$84.9	\$84.9
Less: Average Goodwill & Intangibles	1.5	1.5	1.5	1.5	0.0	0.0
Average Tangible Common Equity	\$3,322.7	\$3,322.7	\$3,407.6	\$3,407.6	\$84.9	\$84.9
ROACE	12.0%	12.0%	11.6%	12.0%	(0.4%)	0.0%
ROATCE	12.0%	12.0%	11.6%	12.0%	(0.4%)	0.0%

Non-GAAP Reconciliation // Adjusted Earnings & Ratios



Adjusted line items are non-GAAP financial measures that management believes aid in the discussion of results. A reconciliation of these adjusted items to the most directly comparable U.S. GAAP measures for all periods is presented below. Periods not presented below did not have adjustments.

1. Net interest income plus non-interest income. On an adjusted basis, net interest income plus non-interest income, adjusted
2. Net interest income plus non-interest income, less non-interest expense. On an adjusted basis, net interest income plus non-interest income, adjusted, less non-interest expense, adjusted
3. Net interest income plus non-interest income, less non-interest expense, provision for credit losses and income tax expense. On an adjusted basis, net interest income plus non-interest income, adjusted, less non-interest expense, adjusted, provision for credit losses and income tax expense, adjusted
4. Net income, less preferred stock dividends. On an adjusted basis, net income, adjusted, less preferred stock dividends
5. Non-interest expense divided by the sum of net interest income and non-interest income. On an adjusted basis, non-interest expense, adjusted, divided by the sum of net interest income and noninterest income, adjusted

(\$mm, except per share)	Q3 2025	Q4 2025	Q1 2026	Q2 2026	Q3 2026	YoY Change	FY 2025	YTD 2026
Net Interest Income	\$271.8	\$267.4	\$254.7	\$260.4	\$275.0	\$3.2	\$1,028.6	\$790.1
Non-Interest Income	68.6	60.0	69.3	75.1	81.6	13.0	227.1	226.0
Adjustments for Non-Recurring Items:								
Loss on AFS Debt Securities Sale	-	-	-	-	-	-	1.9	-
Non-Interest Income, Adjusted	68.6	60.0	69.3	75.1	81.6	13.0	229.0	226.0
Total Revenue ¹	340.4	327.5	324.0	335.5	356.6	16.2	1,255.8	1,016.1
Total Revenue, Adjusted ¹	340.4	327.5	324.0	335.5	356.6	16.2	1,257.7	1,016.1
Non-Interest Expense	190.6	184.2	213.6	205.5	203.9	13.3	768.1	623.0
Adjustments:								
Debt Extinguishment Expense	-	-	-	(2.2)	-	-	-	(2.2)
FDIC Special Assessment	-	2.2	-	-	-	-	2.2	-
Restructuring Expense	-	-	(1.4)	(0.6)	(4.3)	(4.3)	(1.4)	(6.3)
Non-Interest Expense, Adjusted	190.6	186.4	212.2	202.8	199.6	9.0	768.9	614.5
PPNR ²	149.8	143.3	110.4	130.0	152.7	2.9	487.7	393.1
PPNR, Adjusted ²	149.8	141.0	111.8	132.7	157.0	7.2	488.8	401.6
Provision for Credit Losses	12.0	11.0	16.0	18.0	17.0	5.0	55.0	51.0
Income Tax Expenses	32.6	31.6	20.6	27.1	32.0	(0.6)	102.5	79.7
Tax Impact of Adjustments Above	-	(0.5)	0.3	0.7	1.0	1.0	0.2	2.0
Income Tax Expenses, Adjusted	32.6	31.1	21.0	27.7	33.0	0.4	102.7	81.7
Net Income ³	105.2	100.7	73.8	84.9	103.7	(1.5)	330.2	262.4
Net Income, Adjusted ³	105.2	98.9	74.8	87.0	107.0	1.8	331.0	268.9
Preferred Stock Dividends	4.3	4.3	4.3	4.3	4.3	-	17.3	12.9
Net Income to Common ⁴	100.9	96.3	69.5	80.6	99.4	(1.5)	313.0	249.5
Net Income to Common, Adjusted ⁴	100.9	94.6	70.5	82.7	102.7	1.8	313.8	255.9
Average Assets	\$32,162.7	\$32,606.3	\$31,375.1	\$33,043.7	\$32,932.4	\$769.7	\$31,828.1	\$32,456.1
Return on Average Assets	1.30%	1.22%	0.95%	1.03%	1.25%	(0.05%)	1.04%	1.08%
Return on Average Assets, Adjusted	1.30%	1.20%	0.97%	1.06%	1.29%	(0.01%)	1.04%	1.11%
PPNR ² / Average Assets	1.85%	1.74%	1.43%	1.58%	1.84%	(0.01%)	1.53%	1.62%
PPNR, Adjusted ² / Average Assets	1.85%	1.72%	1.45%	1.61%	1.89%	0.04%	1.54%	1.65%
Average Common Equity	\$3,324.2	\$3,420.0	\$3,373.9	\$3,383.9	\$3,409.1	\$84.9	\$3,264.4	\$3,389.1
Return on Average Common Equity	12.04%	11.18%	8.35%	9.56%	11.57%	(0.47%)	9.59%	9.84%
Return on Average Common Equity, Adjusted	12.04%	10.98%	8.48%	9.80%	11.95%	(0.09%)	9.61%	10.10%
Diluted Common Shares	46,233,167	45,509,370	44,601,129	44,062,419	43,614,271	(2,618,896)	46,127,375	44,065,967
Earnings per Share	\$2.18	\$2.12	\$1.56	\$1.83	\$2.28	\$0.10	\$6.79	\$5.66
Earnings per Share, Adjusted	\$2.18	\$2.08	\$1.58	\$1.88	\$2.35	\$0.17	\$6.80	\$5.81
Efficiency Ratio ⁵	56.0%	56.2%	65.9%	61.3%	57.2%	1.19%	61.2%	61.3%
Efficiency Ratio, Adjusted ⁵	56.0%	56.9%	65.5%	60.4%	56.0%	(0.03%)	61.1%	60.5%